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### LYNCHING STATISTICS.

In the current issue of the Independent appears an interesting article by George P. Upton, associate editor of the Chicago Tribune, on the subject of lynchings. Mr. Upton is the recognized authority on this matter in America, and for 20 years he has kept a record of all lynchings reported in the newspapers of the nation.

Mr. Upton's figures show that there have been 2875 lynchings in the United States since 1885, the only states in which lynchings have not occurred being Massachusetts, New Hampshire, Vermont, Rhode Island and Utah. In the south 2499 lynchings took place; in the west, 302; on the Pacific coast, 63, and in the east, 11. The most prevalent cause of lynching is shown to be murder, and Mr. Upton adds that, startling as it may seem, murder is the national crime. His tables assign 73 different reasons for the commission of the 2875 lynchings. Of the total number lynched, 1099 paid the penalty for murder, while 564 were subjected to mob violence on account of rape. The other 1212 lynchings were committed for minor offenses, not one of which "offered the slightest justification," Mr. Upton says.

The lynching record is certainly an appalling one. That 2875 persons should have been killed by mobs in 19 years seems almost incredible in this intelligent land, and in a measure the condition is a blot on our national reputation. Bishop Chandler, of Georgia, avers that "lynching is due to race hatred, and not to any horror over any particular crime," but this conclusion seems scarcely logical. It is much more reasonable to suppose that the lynching record denotes a determination on the part of lynchers to curtail the criminal tendency by mob methods than a disposition on the part of the lynchers to shed human blood. Bishop Chandler's assertion is that of a man whose antipathy for mob violence has made him unreasonable.

Everyone will agree that the law should be allowed to take its course in all matters, and lynchings are therefore to be deplored. However, we of the north have little idea of the feeling of southerners. In the south the crimes which result in lynchings are committed. Negro criminals, knowing that death will speedily overtake them, persist in the most fiendish atrocities, in many instances their victims being women and children. Drastic measures are necessary, and if the law is ignored by outraged communities it is only because its operation is inadequate to the occasion.

The statistics are so arranged as to make the most unfavorable showing for the south, and at the first glance the ordinary student of national conditions will form an erroneous conclusion. He will put it down that southerners are inclined to murder, through the medium of lynchings, when, as a matter of fact, lynchings occur with greater frequency in the south than elsewhere because the crimes which might possibly justify mob violence are most frequent in that section of the country. The lynching spirit is not the spirit of any particular section, and the people of Massachusetts, New Hampshire, Vermont, Rhode Island and Utah would be quite as prompt as the southerners to take the law in their own hands if rapists and murderers were as numerous in their states. Not infrequently some rapist is lynched by a northern mob, and, indeed, it is the exception when a ravisher is turned over to the law.

The experience of the nation with colored criminals will not justify the declaration that legal procedure will stamp out rape. With crime of this sort no punishment is too severe. And as to the attitude of the south toward the negro, we believe the people of that section thoroughly understand the conditions. Certainly, they ought to, for the negro is their burden. In point of humanity and intelligence, southerners will average very well with the best of us, and there is not the slightest foundation for the oft-repeated statement that they are industriously seeking the lives of colored residents.

Lynching is terrible, and greatly to be deplored; but rape is a thousand times worse.

### THE TREASURY SITUATION.

The government's receipts for the month of September show an excess of practically \$5,900,000

over expenditures. This is in striking contrast with the showing for August, when expenditures exceeded receipts by \$6,400,000. The total deficit for the current fiscal year, beginning with July 1, amounts to \$17,865,000, whereas on September 1 it amounted to \$23,790,000.

During July and August the government's expenditures are always extremely heavy. This is because federal appropriations for the new fiscal year become available on July 1, and for several weeks thereafter there is an enormous drain on the federal treasury. This drain is now practically at an end, and for some time to come—unless there should be a marked falling off in customs receipts and internal tax revenues—the government's receipts should continue to show an excess over expenditures. Should this expectation hold good, Secretary Shaw's forecast last winter of a deficit of only \$23,000,000 for the fiscal year ending June 30 next may not prove to be far out of the way. There is a possibility, given improved trade conditions which now seem probable, that by that date there will be no deficit whatever.

With September's excess of receipts over expenditures the situation of the federal treasury has materially improved. The available cash balance now to the credit of the government is substantially \$151,500,000, over 33,000,000 of which consists of actual cash in the treasury, the remainder being on deposit in national banks. This is an encouraging gain over a month ago, when the available cash in the treasury had dwindled to almost \$25,000,000.

Had it not been, of course, for the \$50,000,000 that was paid out last spring on account of the Panama canal project, the government's cash balance would now be in the neighborhood of \$200,000,000. There is no likelihood, however, that the present slender treasury balance will cause any uneasiness. The banks are amply supplied with money for crop moving purposes and there is no probability that the treasury will be asked to come to the aid of the money market.

### BUSINESS AND EDUCATION.

When the colleges, law schools and universities clasp hands with the banks and insurance companies in the matter of fitting men for the special work demanded by the latter, we may well congratulate everybody immediately concerned, says the New York Commercial.

In 1903 Harvard university conferred an honorary degree on one of the most expert and distinguished among the well-known insurance men and actuaries of the world. Now comes news from New Haven that Yale, at the next meeting of the corporation, will appoint Charles Earl Johnston, of the Phoenix Mutual, as head instructor of the new Yale insurance course, which opens this fall.

At the meeting two weeks ago of the American Bankers' Association a report was presented from the committee on education that is of especial interest to every progressive business man. This committee, under the title of the American Institute of Bank Clerks, has for some time promoted the study, among young men aspiring to the higher banking positions, of books on practical banking, commercial law and political economy. Now, as a culmination of these studies and of work done in lecture courses covering these fields of study, the committee—thanks to the efficient work of its New York secretary, George E. Allen, of the Title Guarantee & Trust Company—is able to report the establishment of a system of official examinations, conducted by men identified with American universities and familiar with their high standards.

In commercial law the examiner is Professor Eugene Wambaugh, of the Harvard law school; in political economy, Professor J. C. Schwab, of Yale university, and in practical banking, William B. Ridgley, comptroller of the currency, and Joseph French Johnson, dean of the New York university school of commerce, accounts and finance.

Already about 200 application for preliminary examinations in the courses are reported, and before the next annual meeting of the bankers' association it is hoped that final examinations for certificates will have been inaugurated.

All this means insurance and banking on higher planes of intelligence and the clothing of business callings with the robes of professional dignity.

The current notion that perjury is one of the crimes that are on the increase is not borne out by the figures just issued relating to the German empire. In 1882 the number of persons convicted in that country of perjury was 1607; in 1902 it was only 1292, the decrease having been steady from year to year. Allowing for the great growth of the population, this means a decrease of nearly 30 per cent in two decades.

The rate charged by the United States postoffice on merchandise is 6000 per cent more than that charged by Germany. The British government will take a package at Edinburg and deliver it to the receiver at Shanghai for three-fourths what the American government charges to carry it from New York to Philadelphia. What's the matter with this land of the free, anyway!

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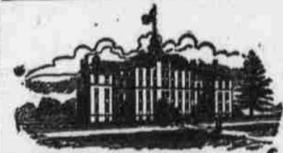
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